

Claims

- [c1] A property investment instrument for investing in one or more properties, the property investment instrument comprising: at least one contractual agreement between a first entity and a second entity to share in said one or more properties, said one or more properties having a plurality of investment components including a credit investment component and at least one of a capital investment component, knowledge investment component, time investment component, and labor investment component wherein said second entity provides said credit investment component and said first entity provides at least one of the remaining components of said plurality of investment components.
- [c2] The property investment instrument, as set forth in claim 1, wherein said at least one contractual agreement includes at least one of a promissory note, an equity partner agreement, a master lease agreement, an open-end commercial mortgage, and a power of attorney agreement.
- [c3] The property investment instrument, as set forth in claim 1, wherein said at least one contractual agreement in-

cludes a selection of project parameters, said selection of project parameters adapted to allow said second entity to select at least one of a number of properties, an investment period, and a type of ownership interest.

[c4] The property investment instrument, as set forth in claim 3, wherein said type of ownership interest includes one of a net option, a blended option, and a gross option.

[c5] A method for creating a property investment instrument, the method comprising: acquiring one or more properties having a plurality of investment components including a credit investment component and at least one of a capital investment component, knowledge investment component, time investment component, and labor investment component; and, encumbering said one or more properties with at least one contractual agreement between a first entity and a second entity wherein said second entity agrees to provide the credit investment component and said first entity agrees to provide at least one of the remaining components of the plurality of investment components.

[c6] The method, as set forth in claim 5, wherein said at least one contractual agreement includes at least one of a promissory note, an equity partner agreement, a master lease agreement, an open-end commercial mortgage,

and a power of attorney agreement.

[c7] The method, as set forth in claim 5, wherein said at least one contractual agreement includes a selection of project parameters, said selection of project parameters adapted to allow said second entity to select at least one of a number of properties, an investment period, and a type of ownership interest.

[c8] The method, as set forth in claim 7, wherein said type of ownership interest includes one of a net option, a blended option, and a gross option.

[c9] A method for a first entity and a second entity investing in a property comprising: said first entity obtaining a first amount of capital for an owner of said property in exchange for transferring title of said property to said second entity, said second entity having at least one of a loan obtainment ability, mortgage obtainment ability, and credit obtainment ability; said second entity obtaining a loan for a second amount of capital from a lender by using said property as collateral wherein said loan includes a loan obligation to repay said lender; and, said second entity transferring at least a portion of said second amount of capital to said first entity.

[c10] The method, as set forth in claim 9, further including

creating a property investment instrument for investing in said property, said property investment instrument including at least one contractual agreement between said first entity and said second entity.

- [c11] The method, as set forth in claim 10, further including executing said at least one contractual agreement before said first entity obtains said first amount of capital for said owner of said property.
- [c12] The method, as set forth in claim 10, wherein at least one of a obtaining said first amount of capital, transferring said title of said property to said second entity, obtaining said loan for said second amount of capital from said lender by using said property as collateral, and transferring said at least a portion of said second amount of capital to said first entity is performed in accordance with said at least one contractual agreement.
- [c13] The method, as set forth in claim 10, further including at least one of a first entity and second entity requesting a current report indicative of financial health of said property investment.
- [c14] The method, as set forth in claim 9, wherein said first entity said obtaining said first amount of capital for said owner of said property in exchange for said transferring

said title of said property to said second entity includes said first entity providing said first amount of capital to said second entity and said second entity providing said first amount of capital to said owner of said property in exchange for said transferring said title of said property to said second entity.

[c15] The method, as set forth in claim 9, further including encumbering said property with a non-recourse promissory note until said second entity transfers said at least a portion of said second amount of capital to said first entity.

[c16] The method, as set forth in claim 9, further including said first entity repaying said lender.

[c17] The method, as set forth in claim 16, further including encumbering said property with a master lease agreement after said second entity transfers said at least a portion of said second amount of capital to said first entity and until said repaying said lender.

[c18] The method, as set forth in claim 9, wherein said second amount of capital is greater than or equal to said first amount of capital.

[c19] The method, as set forth in claim 9, wherein said property is a first property and further including said first en-

tity acquiring a second property with at least a portion of said second amount of capital.

- [c20] The method, as set forth in claim 9, further including said owner indicating to said first entity that said property could be available for acquisition.
- [c21] The method, as set forth in claim 9, further including choosing said property for acquisition from a plurality of properties.
- [c22] The method, as set forth in claim 21, wherein said property is chosen by at least one of a first entity, second entity, and property broker.
- [c23] The method, as set forth in claim 21, wherein said choosing said property for acquisition includes qualifying said property based on at least one criteria.
- [c24] The method, as set forth in claim 23, wherein said at least one criteria is at least one of a loan-to-value ratio, down payment amount, appraisal value, sale price, purchasing formula, and operational formula.
- [c25] The method, as set forth in claim 24, wherein said operational formula includes estimating costs on said property for a period, said costs including at least one of a rental price, usage factor, management fee, maintenance

fee, property expense, utility expense, principal payment, interest payment, tax payment, and insurance payment.

[c26] The method, as set forth in claim 24, wherein said purchasing formula includes comparing a total initial investment needed for at least one of an acquiring said property and restoring said property in relation to refinancing said property for an appraised value after acquiring said property.

[c27] The method, as set forth in claim 24, wherein said total initial investment is an amount of capital less than or equal to said second amount of capital.

[c28] The method, as set forth in claim 9, wherein said property is a real property and further including rehabilitating said real property.

[c29] The method, as set forth in claim 9, further including qualifying a loan obtainment ability of said second entity based on at least one loan obtainment criteria.

[c30] The method, as set forth in claim 29, wherein said at least one loan obtainment criteria includes at least one of a credit score, income, debt, assets, and length of employment.

- [c31] The method, as set forth in claim 9, further including managing said property after said transferring said title of said property to said second entity.
- [c32] The method, as set forth in claim 31, wherein said managing said property includes establishing an agreement between said first entity and a property manager to manage at least one of a maintenance, payment, and occupancy of said property.
- [c33] The method, as set forth in claim 9, wherein said loan is obtained from an originated lender and said loan is at least one of a mortgage, line of credit, and line of equity.
- [c34] The method, as set forth in claim 33, wherein said originated lender can liquidate said loan in a secondary market.
- [c35] The method, as set forth in claim 9, wherein said first entity and said second entity is either an individual or organization.
- [c36] The method, as set forth in claim 35, wherein said organization is at least one of a corporation, partnership, limited liability company, club with membership, union, a group including one or more individuals.
- [c37] The method, as set forth in claim 10, further including

disposing of said property in such a manner as to allow at least one of a first entity and second entity to realize a return on said property investment instrument.

[c38] The method, as set forth in claim 10, wherein said at least one contractual agreement includes at least one of a promissory note, an equity partner agreement, a master lease agreement, an open-end commercial mortgage, and a power of attorney agreement.

[c39] A method comprising: a first entity acquiring a property from an owner of said property by supplying a first amount of capital to said owner; transferring title of said property to a second entity having a loan obtainment ability; said second entity obtaining a loan for a second amount of capital from a lender by using said property as collateral wherein said loan includes a loan obligation to repay said lender; and, said second entity transferring at least a portion of at least one of a loan obligation, title, property, and second amount of capital to at least one of a first entity and third entity.

[c40] The method, as set forth in claim 39, wherein said transferring said title to said second entity includes transferring said title to said second entity from at least one of a first entity and owner upon or after acquisition of said property.

[c41] The method, as set forth in claim 39, wherein said transferring said title to said second entity includes transferring said title to said second entity in exchange for said first entity supplying said first amount of capital to said owner.

[c42] The method, as set forth in claim 39, further including said first entity minimizing a labor investment of said second entity with respect to at least one of a transferring said title to said second entity, obtaining said loan for said second amount of capital, and transferring at least a portion of at least one of a loan obligation, title, property, and second amount of capital to at least one of a first entity and third entity.

[c43] The method, as set forth in claim 39, wherein said second amount is greater than or equal to said first amount.

[c44] The method, as set forth in claim 39, wherein said property is a first property and further including said first entity acquiring a second property with at least a portion of said second amount.

[c45] The method, as set forth in claim 39, wherein at least a portion of said third entity is owned by said first entity and said second entity.

- [c46] The method, as set forth in claim 39, further including at least one of a first entity and second entity requesting a current report indicative of financial health of said third entity.
- [c47] The method, as set forth in claim 39, further including said owner indicating to said first entity that said property could be available for acquisition.
- [c48] The method, as set forth in claim 39, further including choosing said property for acquisition from a plurality of properties.
- [c49] The method, as set forth in claim 48, wherein said property is chosen by at least one of a first entity, second entity, and property broker.
- [c50] The method, as set forth in claim 48, wherein said choosing said property for acquisition includes qualifying said property based on at least one criteria.
- [c51] The method, as set forth in claim 50, wherein said at least one criteria is at least one of a loan-to-value ratio, down payment amount, appraisal value, sale price, purchasing formula, and operational formula.
- [c52] The method, as set forth in claim 51, wherein said operational formula includes estimating costs on said prop-

erty for a period, said costs including at least one of a rental price, usage factor, management fee, maintenance fee, property expense, utility expense, principal payment, interest payment, tax payment, and insurance payment.

[c53] The method, as set forth in claim 51, wherein said purchasing formula includes comparing a total initial investment needed for at least one of an acquiring said property and restoring said property in relation to refinancing said property for an appraised value after acquiring said property.

[c54] The method, as set forth in claim 53, wherein said total initial investment is an amount less than or equal to said second amount.

[c55] The method, as set forth in claim 39, wherein said property is a real property and further including rehabilitating said real property either before or after transferring said title to said second entity.

[c56] The method, as set forth in claim 39, further including establishing at least one contractual agreement between said first entity and said second entity either before or after said first entity acquiring said property.

[c57] The method, as set forth in claim 56, wherein said at

least one contractual agreement includes said first entity agreeing to repay said loan on behalf of said second entity.

[c58] The method, as set forth in claim 39, further including qualifying a loan obtainment ability of said second entity based on at least one loan obtainment criteria.

[c59] The method, as set forth in claim 58, wherein said at least one loan obtainment criteria includes at least one of a credit score, income, debt, assets, and length of employment.

[c60] The method, as set forth in claim 39, further including managing said property after said acquiring said property.

[c61] The method, as set forth in claim 60, wherein said managing said property includes establishing an agreement between said first entity and a property manager to manage at least one of a maintenance, payment, and occupancy of said property.

[c62] The method, as set forth in claim 39, wherein said loan is obtained from an originated lender and said loan is at least one of a mortgage, line of credit, and line of equity.

[c63] The method, as set forth in claim 62, wherein said origi-

nated lender can liquidate said loan on a secondary market.

[c64] The method, as set forth in claim 39, wherein said first entity and said second entity is either an individual or organization.

[c65] The method, as set forth in claim 64, wherein said organization is at least one of a corporation, partnership, limited liability company, club with membership, union, a group including one or more individuals.

[c66] The method, as set forth in claim 39, further including disposing of said property in such a manner as to allow at least one of a first entity, second entity, and third entity to realize a return on said property.

[c67] A method for providing information to one or more recipients comprising: retrieving a credit report corresponding to an entity; retrieving educational material adapted to teach how said entity can participate in a property investment having a plurality of investment components including a credit investment component wherein said entity can participate by agreeing to be responsible for only said credit investment component of said property investment; generating said information by combining said educational material with said credit re-

port corresponding to said entity; and, providing said generated information to said one or more recipients.

[c68] The method, as set forth in claim 67, wherein said one or more recipients is at least one of an entity and representative of said entity.

[c69] The method, as set forth in claim 67, further including requesting said credit report corresponding to said entity.

[c70] The method, as set forth in claim 67, further including determining whether said credit report corresponding to said entity exceeds a threshold credit rating.

[c71] A method for providing information to one or more recipients comprising: retrieving a first material including at least one of a financial planning type information and retirement planning type information; retrieving a second material including an educational material adapted to teach how an entity can participate in a property investment having a plurality of investment components including a credit investment component wherein said entity can participate by agreeing to be responsible for only said credit investment component of said property investment; generating said information by combining said first material with said second material; and, a

provider providing said generated information to said one or more recipients.

- [c72] The method, as set forth in claim 71, wherein said at least one of a financial planning type information and retirement planning type information includes planning type information such as tax information, stocks, employee stock options, bonds, mutual funds, pension plan, profit-sharing plan, 401(k) plan, 403(b) plan, 404(c) plan, 412(i) plan, ESOP plan, Roth plan, Keough plan, and Individual Retirement Account (IRA).
- [c73] The method, as set forth in claim 71, wherein said one or more recipients is at least one of an employee, an entity, and a representative of said entity.
- [c74] The method, as set forth in claim 71, further including requesting said at least one of a financial planning type information and retirement planning type information.
- [c75] The method, as set forth in claim 71, wherein said provider is at least one of a human resources department, an employer, a stock analyst, a tax consultant, an accountant, a financial services provider, a financial planner, a retirement planner, a banker, a stock broker, an insurance agent, and a real estate associate.